



June 4, 2020

LUIS J VAZQUEZ  
PO BOX 366494  
SAN JUAN PR 00936

**Your loan number and property address:**

Loan # 55813444  
COND ARCOS SUCHVILLE  
APT 105  
GUAYNABO, PR 00966

Dear Homeowner:

**At this time, your mortgage assistance plan is no longer active due to the reason(s) specified in the "Non-Approval Notice / Notice of Action Taken" included with this letter.**

The following options are still available to help address your delinquency:

1. Call us at **1-800-552-3000** to reapply for a mortgage assistance program if your circumstances have changed.
2. Reinstate your loan by paying your delinquency in full.
3. Consider alternatives that may allow you to avoid foreclosure by transitioning to more affordable housing after you have explored and exhausted all available options to stay in your home; we may have programs to assist you.

You may also wish to seek further assistance from a HUD-approved housing counselor. **To locate a HUD-approved housing counselor near you, please contact the following:**

**HUD**

1-800-569-4287 (or TTY 1-800-877-8339)  
[www.HUD.gov/findacounselor](http://www.HUD.gov/findacounselor)

**Homeowner's HOPE™ Hotline**

1-888-995-HOPE (4673)  
[www.hopenow.com](http://www.hopenow.com)

Additionally, your loan could be included in a Single Family Loan Sale Program as outlined by the Federal Housing Administration (FHA).

If you have any questions regarding program eligibility requirements or to reapply, please call us at **1-800-552-3000**. Our office hours are Monday through Friday 8 a.m. to 7 p.m. or Saturday 9 a.m. to 1 p.m. Central time.

Sincerely,

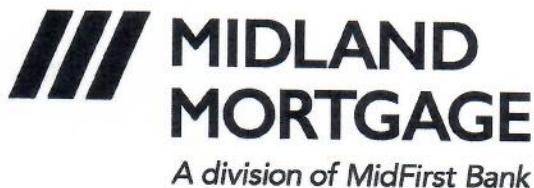
Mortgage Assistance Center  
**Midland Mortgage, a Division of MidFirst Bank**

Enclosure(s)

**Notice:** If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt, but any default will need to be cured to avoid foreclosure. If your loan was in default at the time MidFirst Bank acquired servicing of your loan and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Consumer Financial Protection Bureau • 1700 G Street NW • Washington, DC 20006





## Non-Approval Notice / Notice of Action Taken

<b>Mortgagor</b>	LUIS J VAZQUEZ	<b>Denial Date</b>	06/04/20
<b>Co-Mortgagor</b>		<b>Loan</b>	55813444
<b>Mailing Address</b>	PO BOX 366494 SAN JUAN PR 00936	<b>Property Address</b>	COND ARCOS SUCHVILLE APT 105 GUAYNABO PR 00966

At this time, your mortgage assistance plan is no longer active due to the following reason(s):

**Title-lien issue. Due to a title issue or secondary lien on the property, we are unable to proceed further.**

If you have any questions regarding program eligibility requirements or to reapply, please call us at **1-800-552-3000**. Our office hours are Monday through Friday 8 a.m. to 7 p.m. or Saturday 9 a.m. to 1 p.m. Central time.

### Escalations

If you believe your application for mortgage assistance has been denied due to an improper analysis of your information or in violation of HUD Loss Mitigation policies, you may submit a request in writing using the following methods below:

You can contact us by **fax** 1-405-767-5815 or **email** mac@midfirst.com or by **mail** at Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806.



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Midland Mortgage: Mortgage Assistance Center  
P.O. Box 268806 • Oklahoma City, OK 73126-8806 • Tel 1-800-552-3000 • Fax 1-405-767-5815 • [www.MyMidlandMortgage.com](http://www.MyMidlandMortgage.com)  
Qualified Written Requests, Notice of Errors, Information Requests, and Credit Disputes must be sent to:  
P.O. Box 268959 • Oklahoma City, OK 73126-8959



## Reasons to Avoid Foreclosure

- Loss of your home and requirement to leave the premises
- Time and expense to find a new place to live
- Cost to rent in your area may be higher than your current mortgage payment (if you qualify for assistance, your monthly payment could be lower than it is today)
- Cash outlays, such as deposits, first and last months' rent, and other expenses typically associated with moving and renting
- Negative impact to your credit score that could last up to 7 years, and how this may affect various aspects of your life
  - Access to lines of credit could be more difficult
  - Interest rates offered to you for secured loans (such as auto loans) and unsecured loans (such as credit cards) may be higher
  - Insurance rates offered to you may be higher
  - Ability to rent a home or apartment may be more difficult
  - Ability to purchase a new home in the future may be more difficult
- Loss of any home equity earned to date

## Transition to More Affordable Housing?

If you have explored and exhausted all available options to stay in your home, you may wish to consider transitioning to more affordable housing.

- Sell your home. The best way to transition to more affordable housing may be to sell your home and pay your home mortgage loan in full. This will allow you to avoid foreclosure.
- Pre-foreclosure sale. If you are unable to sell your home and pay the loan in full, you may qualify for a pre-foreclosure sale program. This program may allow you to avoid foreclosure by selling your home for an amount less than the total outstanding balance necessary to pay off your mortgage loan.

Call us at **1-800-552-3000** if you would like more information about the pre-foreclosure sale program.



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